



ADEQ

Small Business
Loan Program

*Environmental
Solutions*

Environmental Loans for

- Compliance
- Pollution Prevention
- Waste Reduction



ADEQ Small Business Loan Program

Small Business Loan Program

- **80% of prime**
(5.2% as of Aug. 10, 2005)
- **Terms up to 10 years**
- Show **proof of profitability** and demonstrate an **ability to repay** loan
- Employ **100 or fewer** employees
- **\$45,000** (Compliance, Pollution Prevention, or Waste Reduction)
- **Lifetime cap of \$65K**



ADEQ Small Business Loan Program

Small Business Loan Program

- 71 loans to date
- Total \$803,199
- Avg. Loan - \$11,313
- \$1.1 Million in Fund
- Funded and managed by ADEQ



ADEQ Small Business Loan Program

Small Business Loan Program

Air-related Loans

- Dust collection system
- Refrigerant recovery units
- Agricultural waste recycle/reuse



ADEQ Small Business Loan Program

New Partnership

- The ADEQ Business Assistance Loan Program has partnered with EPA on the **SmartWay** Program.
- Some **SmartWay** projects may meet our funding criteria and be eligible for loan program.



ADEQ Small Business Loan Program

Eligible SmartWay Projects for Trucking Industry



- Idle Reduction Devices
- Auxiliary Power Units
- Emission Control Devices

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Other Ark./SmartWay Partnerships

Leadership by Example

- \$100,000 Grant for idle-reduction technologies



- Wal-Mart & Tyson join SmartWay Partnership

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